Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims

1. (Currently Amended) A computer-implemented method for predicting and scoring an unemployment probability for an individual employee, comprising the steps of:

collecting by the computer, personal data related to said individual employee;

collecting by the computer, ~~national~~ employment~~,~~ and unemployment~~, and economic~~ data;

calculating by the computer, an unemployment risk score for said individual employee based upon the collected personal data and the collected ~~national~~ employment~~,~~ and unemployment~~, and economic~~ data; and

generating by the computer, an unemployment insurance premium for the individual employee based on the calculated unemployment risk score.

2. (Currently Amended) The method of Claim 1, wherein said employee personal data ~~is selected from the group consisting of~~ comprises education, age, gender, job industry, job type, job tenure, salary, employment and unemployment history, geographical location, unemployment insurance claims and benefits history, income characteristics, and credit

characteristics ~~correlated, stored, updated and accessed through program product stored in the memory and databases of a general purpose computer~~.

3. (Currently Amended) The method of Claim 1, wherein said ~~national~~ employment, and unemployment~~, and economic~~ data ~~is selected from the group consisting of historical national~~ comprises employment and unemployment figures, involuntary unemployment figures, government unemployment insurance claims, government unemployment insurance claim acceptance rates, government unemployment insurance benefit payment rates and amounts, duration of government unemployment insurance claims, federal and state unemployment insurance fund data, and government insurance program policies and guidelines~~, and non-government data~~ correlated, stored, updated and accessed through program product stored in the memory and databases of a general purpose computer.

4. (Original) The method of Claim 1, wherein the step of computing an unemployment risk score further comprises the steps of:

segmenting a national workforce population into risk categories, each risk category comprising a plurality of individual risk subcategories; and

assigning a risk factor weight relative to a forecasted national employment rate for each of said plurality of risk subcategories within each risk category.

5. (Currently Amended) The method of Claim 4, wherein said unemployment risk

categories ~~are selected from the group consisting of~~ comprise education, industry, age, gender,

occupation, state, region, ~~income,~~ work experience, training level, work performance, job change

frequency, industry change frequency, historical unemployment data, unemployment severity,

job necessity, debt-to-income ratio, expenses-to-income ratio, and job confidence correlated,

stored, updated and accessed through program product stored in the memory and databases of a

general purpose computer.

6. (Currently Amended) The method of Claim 4, further comprising the step of:

computing an employment security score for the employee from said unemployment risk score.

7. (Currently Amended) The method of Claim 4, further comprising the step of:

computing a short term and a long term employment value based on ~~a mechanism selected from~~

~~the group consisting of~~ data comprising unemployment risk scores, unemployment rates, current

income, expected income growth, expected duration of employment, expected education level,

expected job changes, current and future cost of living projections, job change history, and

income history correlated, stored, updated and accessed through program product stored in the

memory and databases of a general purpose computer.

8. (Currently Amended) The method of Claim 4, wherein said forecasted national

unemployment rates are generated based on ~~a mechanism selected from the group consisting of~~

data comprising consumer price index, producer price index, interest rates, trade balance,

housing starts, industrial production, currency exchange rates, retail sales, personal income and

credit, consumer expenditure, industry capacity utilization, government spending, capital

spending, and consumer confidence ~~and non-government data~~ correlated, stored, updated and

accessed through program product stored in the memory and databases of a general purpose

computer.

9. (Currently Amended) The method of Claim 4, further comprising the step of:

generating by the computer, a report having a plurality of different unemployment insurance

options for said individual employee based on said calculated unemployment risk score and said

assigned risk factor weights, wherein the unemployment options each include a policy type,

coverage, the unemployment insurance premium, compensation amount, compensation payment

duration, beginning of compensation payment period, ending of compensation payment period,

and policy premium amount correlated, stored, updated and accessed through program product

stored in the memory and databases of a general purpose computer.

10. (Canceled)

11. (Previously Presented) A computer-implemented method of establishing a risk-based

private unemployment insurance for an individual employee, comprising the steps of:

predicting by the computer, unemployment rates and computing unemployment risk

scores for each of a plurality of homogeneous employment risk segments;

determining by the computer, a range of insurance benefits levels available for each of the plurality of employment risk segments;

calculating by the computer, a base risk-based premium price for each benefit level of each homogeneous employment risk segment; and

offering by the computer, a plurality of unemployment insurance policy options to the individual employee based upon the risk ~~class~~ segment to which the individual employee belongs to provide an individually tailored unemployment insurance policy option for the individual employee.

12. (Currently Amended) The method of Claim 11, wherein said determination of benefits is calculated based upon ~~a mechanism selected from the group consisting of~~ data comprising historical unemployment rates, forecasted unemployment rates, unemployment risk factors and unemployment risk scores correlated, stored, updated and accessed through program product stored in the memory and databases of a general purpose computer.

13. (Original) The method of Claim 11, wherein the plurality of benefits include an employee selection of benefits options, said options comprising ~~selected from the group consisting of~~ compensation amount, compensation payment duration, beginning of compensation payment periods, ending of compensation payment periods, and policy premium amount correlated, stored, updated and accessed through program product stored in the memory and databases of a general purpose computer.

14. (Currently Amended) The method of Claim 11, wherein said unemployment insurance is offered as primary coverage to employees with no existing private unemployment insurance coverage.

15. (Currently Amended) The method of Claim 11, wherein said unemployment insurance is offered as supplemental coverage to employees with existing private unemployment insurance coverage.

16. (Canceled)

17. (Currently Amended) The method of Claim 11, wherein said premium price is adjusted based on data ~~selected from the group consisting of~~ comprising insurance provider's historical policies data, number of policies offered and written, policy acceptance rates, policy duration, policy prices, policy costs, number of claims made and accepted, duration and amount of claims, payout ratio data, ~~loss amount and rates,~~ and fraud amount and rates for each defined category of employees correlated, stored, updated and accessed through program product stored in the memory and databases of a general purpose computer.

18. (Currently Amended) The method of Claim 11, further comprising the steps of: issuing eligibility guidelines; and requiring ~~proof~~ that the employee meets the eligibility guidelines and by producing satisfactory proof of involuntary unemployment.

19. (Canceled)

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20. (Currently Amended) The method of Claim 18, wherein satisfactory proof of the employee's involuntary unemployment is based on ~~a mechanism selected from the group consisting of~~ data comprising the employee's termination or involuntary unemployment documents from a ~~verifiable~~ verified source, employee's eligibility for government unemployment insurance, and government unemployment benefits payment records correlated, stored, updated and accessed through program product stored in the memory and databases of a general purpose computer.

21. (Canceled)

22. (Currently Amended) The method of Claim 11, wherein said base premium price is calculated based on ~~a mechanism selected from the group consisting of~~ data comprising adverse selection risk, prospects, moral hazard risk, business risks, ~~profit margin,~~ promotion pricing, strategic significance, and business costs correlated, stored, updated and accessed through program product stored in the memory and databases of a general purpose computer.

23. (Canceled)

24. (Currently Amended) The method of Claim 11, wherein the amount of said benefits is adjusted based on ~~a mechanism selected from the group consisting of~~ data comprising employee's satisfactory premium payments, policy record, policy validity, deductible payment, and completion of a defined base period, or a waiting period, which is a predetermined duration after the employee is accepted and enrolled into the unemployment insurance program

correlated, stored, updated and accessed through program product stored in the memory and databases of a general purpose computer.

25. (Currently Amended) The method of Claim 11, further comprising the step of: establishing by the computer, an unemployment risk score, employment security score, short term and long term employment value, employee application for unemployment insurance, risk-based pricing determination, risk classes determination process, approval process, unemployment risk determination process, coverage and premium determination process, claim processing and validation, benefits administration process, periodic review of unemployment status and benefits duration determination process, coverage expiry determination process, policy renewal process, discount and credit evaluation and renewal application process, records storage process, records update process, algorithm update process, historical and forecast trends update process, risk score adjustments process, risk categories update process, benefits and terms and conditions update process, and organizational structuring process, to provide individualized unemployment insurance options directly to the individual employee correlated, stored, updated and accessed through program product stored in the memory and databases of a general purpose computer.

26. (Canceled)

27. (Previously Presented) A computer-implemented method of providing unemployment risk mitigation solutions, income loss protection solutions, and employment opportunity maximization solutions for employees, the method comprising:

scoring by the computer, unemployment risk, employment security, and short term and long term employment value, and calculating unemployment risk scores, employment security scores, and employment value scores for employees based on employees' personal data, macroeconomic data and national unemployment data;

establishing by the computer, a risk-based unemployment insurance pricing and premium calculation;

determining by the computer, a multitude of insurance policy types for different applicant risk classes and unemployment risk scores, to provide a choice in terms of policy benefits for varying levels of premium amounts;

determining by the computer, a primary unemployment insurance policy and a supplementary unemployment insurance policy;

determining at the computer, unemployment policy premiums and benefits for the primary and secondary unemployment insurance policies based on employee personal data, employment history, employer data, credit data and/or national employment data;

computing at the computer, unemployment policy premiums and benefits based on one or more of the employees' current and past unemployment rates, government unemployment insurance claims, claim acceptance rates, government insurance benefits payments rates and amounts, duration of new government unemployment insurance claims and continued claims, employers contribution to payroll taxes, federal and state unemployment insurance fund data,

fraud data pertaining to government unemployment insurance program, and government

insurance program's policies and guidelines;

determining at the computer, an unemployment policy premium, terms and conditions for

each of the primary and secondary unemployment insurance policies based on data related to

employer's historical employment rate, weekly and yearly wages, applicable Standard Industry

Classification (SIC) codes, other industry classifications, unemployment rates, payroll taxes,

future changes in recruitment, future layoffs, company outlook, and/or industry outlook; and

managing, administering and coordinating by the computer, an insurance program such

that employees would be able to choose from the primary and secondary unemployment

insurance policies with various levels of benefits, payment durations and duration types.

28. (Canceled)

29. (Previously Presented) The method of Claim 2, wherein weighted risk reason codes

are coupled with the personal data input in order to further evaluate individual responses.

30. (Currently Amended) A computer system for generating an unemployment risk

score for an individual employee, the system comprising:

a ~~database~~ storage device for storing personal data related to said individual employee

and ~~national~~ employment, and unemployment, ~~and economic~~ data; and,

a computer for calculating an unemployment risk score for said individual employee based upon the collected personal data and the collected ~~national~~ employment, and unemployment, ~~and economic~~ data stored in said ~~database~~storage device, said computer generating an unemployment insurance premium for the individual employee based on the calculated unemployment risk score.